EXHIBIT C

IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF ARIZONA

GEORGE CALCUT, et al.,

Plaintiffs,

v.

Civil Action No. 2:22-cv-01215-JJT

PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., et al.,

Defendants.

DECLARATION OF RECORDS CUSTODIAN

I, Rick V. Haas, declare and state as follows:

- 1. I am over 21 years of age, suffering from no known disability, have personal knowledge of the facts stated in this declaration and am otherwise competent to testify.
- 2. I am a Custodian of Records for Experian Information Solutions, Inc. ("Experian"), located in Allen, Texas. My duties at Experian include retrieval of Experian's business records. Based on my experience with Experian, I am familiar with the business records maintained by Experian's credit reporting division and have the authority to certify the records.
- 3. The documents produced by Experian, bates labeled

 EXP.CALCUT_000001 EXP.CALCUT_000299, are true and correct copies of

 Experian's business records. These documents were kept by Experian in

 Experian's ordinary and regular course of business and were compiled at or near

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the time of the referenced activity. It is the regular practice of Experian to keep

such records.

I, Rick V. Haas, declare that I have reviewed the foregoing Experian Information

Solutions, Inc.'s documents. I further declare they are true and correct copies of Experian's

business records. I declare under penalty of perjury as provided by 28 U.S.C. § 1746 that the

foregoing is true and correct.

Executed on February 10, 2023

Rick V. Haas

/s/ Rick V. Haas

PO Box 9701 Allen, TX 75013



GEORGE A CALCUT 6652 E VIRGINIA STREET MESA AZ 85215





Hi, George A. Welcome to your Credit Report. Did You Know?

Some of the information contained in your consumer disclosure may have been obtained from another consumer reporting agency, Experian Data Corp. Information may be reflected differently, and additional information may be available at Experian Data Corp. To view all information maintained by Experian Data Corp. at no charge to you, please call 1 (877) 704-4519 or submit your request by mail to Experian, PO Box 26, Allen, Texas, 75013.

What's In Your Credit Report?

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Payment History Legend

OK Current / Terms met

30 Past due 30 Days

60 Past due 60 Days

60 Past due 60 Days
90 Past due 90 Days
120 Past due 120 Days

150 Past due 150 Days
180 Past due 180 Days
CRD Creditor received deed

FS Foreclosure proceedings started
F Foreclosure

VS Voluntarily surrendered

R Repossession
PBC Paid by creditor
EC Insurance claim

G Claim filed with government

Defaulted on contract

C Collection
CO Charge off
CLS Closed

ND No data for this period



Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

Great job paying these accounts on time! Payment history is the biggest factor of your credit score.



Your Positive Account Activity (Continued)



PARAMOUNT RESIDENTIAL MT Partial Acct # 300014176....

PO BOX 77404 EWING NJ 08628; (855) 622 3194

Status (Aug 2021) Open/Never late.

Type Mortgage Terms 30 Years

Date opened Apr 2020 Monthly payment Address ID # 0524419706 High balance Not reported

Credit limit or original amount \$253,800 Recent payment

\$1,367

Recent balance \$254,649 as of Aug 2021 Comment: Paying under a partial

Responsibility Joint with GERI M CALCUT

payment agreement.

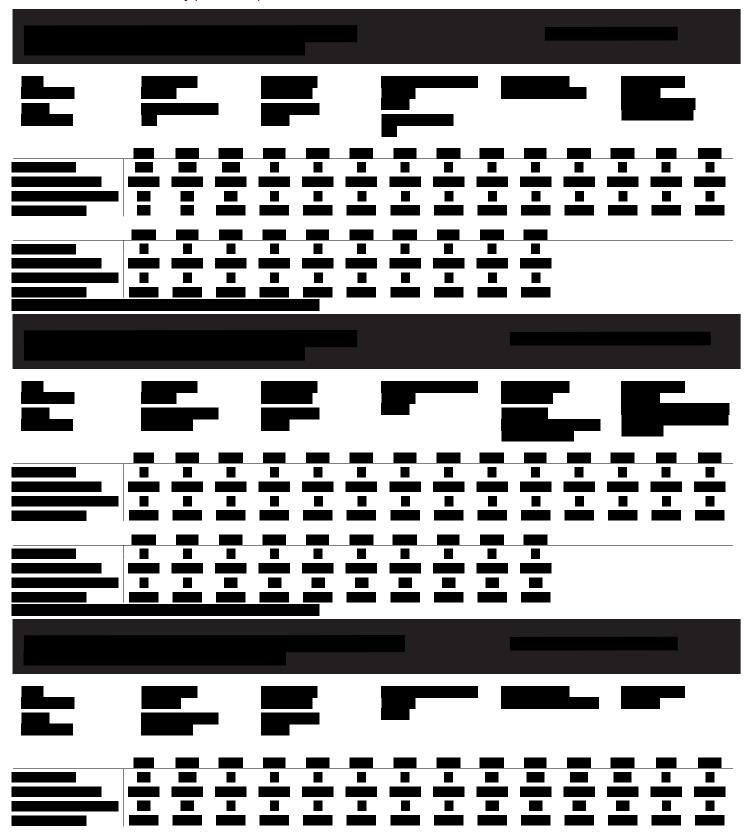
This item was updated from our processing of your dispute in Aug 2021.

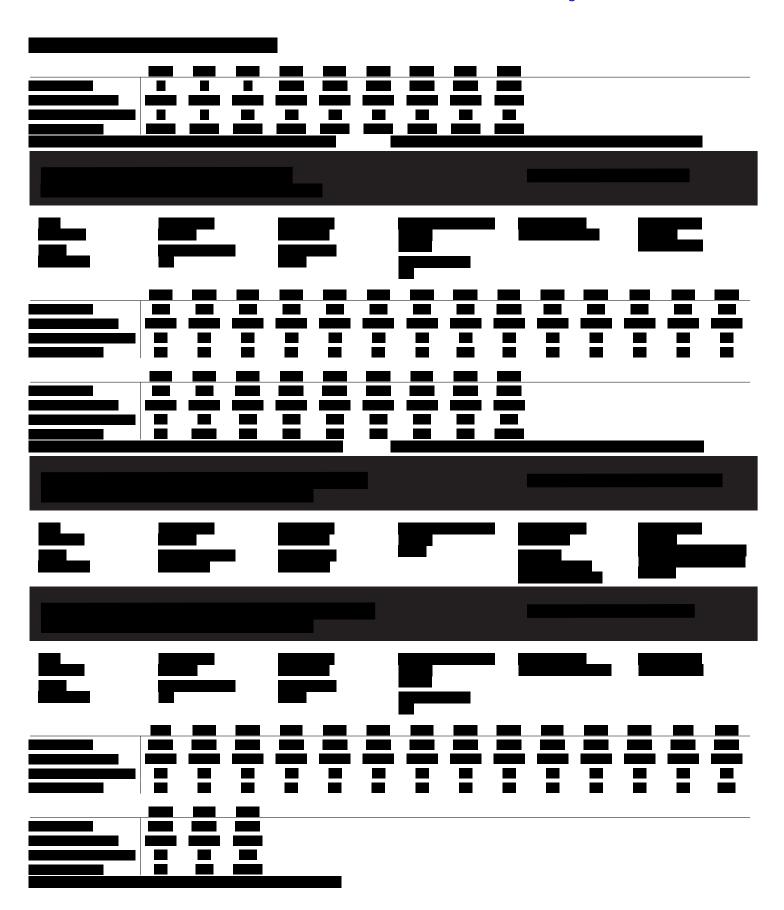
Mortgage ID # 100424710003738887

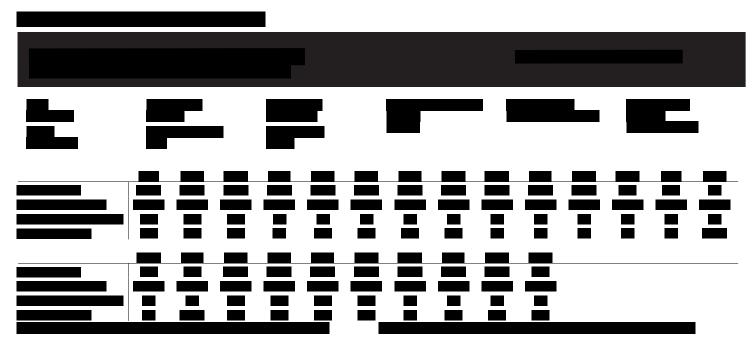
Your statement "NEVER LATE, ACCOUNT WAS PAID AS AGREED."

	Jun21	May21	Apr21	Mar21	Feb21	Jan21	Dec20	Nov20	Oct20	Sep20	Aug20	Jul20	Jun20
Account Balance	\$256,250	\$254,645	\$253,720	\$253,149	\$252,577	\$252,004	\$251,057	\$251,057	\$251,517	\$251,976	\$252,890	\$253,346	\$253,346
Date Payment Received	12.30.20	12.30.20	12.30.20	12.30.20	12.30.20	12.30.20	10.28.20	10.28.20	09.30.20	09.03.20	07.07.20	06.04.20	06.04.20
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219
Actual Amount Paid	No Data	\$203	No Data	\$1,219	\$1,219	\$2,438	\$1,219	No Data	\$2,149				
The original amount of this account was \$253,800													

Your Positive Account Activity (Continued)







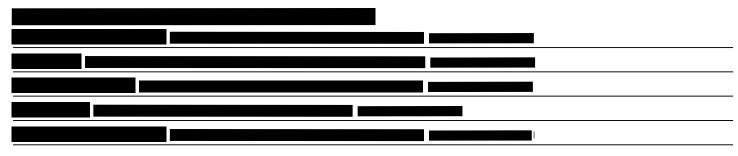
Who Has Viewed Your Consumer Information

CREDIT APPLICATIONS / HARD INQUIRIES

Hard inquiries are requests for your consumer information based on an action or process initiated by you, generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or







Your Personal Information

The following information is reported by you, your creditors, or other sources — each of which may report your personal information differently. This is why there may be variations of your name, address, Social Security Number, etc.



Personal information DOES NOT impact your credit score at all.



Your Personal Information (Continued)

SPOUSE OR CO-APPLICANT

BERI

FORMER OR CURRENT EMPLOYERS

RETIRED; SUNAMERICA SEC; MUTUAL SERVICE CORPORAT; GEORGE CALCUT ASSOC S

How to Contact Experian

If you see information that is incorrect, contact us through one of the methods below.

CALL US

(833) 796 8634 M - F 9am - 5pm in your time zone. WRITE TO US

Experian, NCAC P.O. Box 2002 Allen, TX 75013 GO ONLINE (for fastest results)

Visit experian.com/disputes







Residential

A Summary of Your Rights Under the Fair Credit Reporting Act

Para informacion en espanol, visite <u>www.consumerfinance.gov/learnmore</u> o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to: www.consumerfinance.gov/learnmore or write to:

Consumer Financial Protection Bureau 1700 G Street N.W., Washington, D.C. 20552

YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure it: A person has taken adverse action against you because of information in your credit report, you are the victim of identity theft and place a fraud alert in your file, your file contains inaccurate information as a result of fraud, you are on public assistance, or you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

YOU HAVE THE RIGHT TO ASK FOR A CREDIT SCORE. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

YOU HAVE THE RIGHT TO DISPUTE INCOMPLETE OR INACCURATE INFORMATION. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

CONSUMER REPORTING AGENCIES MUST CORRECT OR DELETE INACCURATE, INCOMPLETE, OR UNVERIFIABLE INFORMATION. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate

CONSUMER REPORTING AGENCIES MAY NOT REPORT OUTDATED NEGATIVE INFORMATION. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

ACCESS TO YOUR FILE IS LIMITED. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

YOU MUST GIVE YOUR CONSENT FOR REPORTS TO BE PROVIDED TO EMPLOYERS. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

YOU MAY LIMIT "PRESCREENED" OFFERS OF CREDIT AND INSURANCE YOU GET BASED ON INFORMATION IN YOUR CREDIT REPORT. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE. You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with

EXP.CALCUT_000093

0010062916 GEORGE A CALCUT for 08/25/21 page 9 of 10

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A Summary of Your Rights Under the Fair Credit Reporting Act (Continued)

which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

YOU MAY SEEK DAMAGES FROM VIOLATORS. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

IDENTITY THEFT VICTIMS AND ACTIVE DUTY MILITARY PERSONNEL HAVE ADDITIONAL RIGHTS. For more Information, visit www.consumerfinance.gov/learnmore.

STATE RIGHTS INFORMATION. States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

FEDERAL RIGHTS INFORMATION. For more information about your federal rights, you can contact relevant federal agencies listed at the bottom of the page linked here: https://www.experian.com/FCRA.

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA.

Consumer statements included on your report at your request that contain medical information are disclosed to others.

About your FICO® Score 8

Your FICO® Score 8 powered by Experian® Date is formulated using the information in your credit file at the time it is requested. Your FICO® Score 8 can range between 300 and 850, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. The Credit Score we provide is FICO® Score 8. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or different scoring models to determine how you score.

EXP.CALCUT 000094

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www.experian.com

Dispute Form

Use this form for any disputes you wish to submit by mail. You can submit additional dispute forms if have several disputes. Complete all of the following information and submit by mail. Once we receive your dispute, it make take up to 30 days to process your dispute. We will then notify you of the results. You may also submit a dispute by mail using your own format. If so, please include your name, address, Social Security number and date of birth along with the account name and number and dispute reason.

Would you like to receive your dispute results your results are ready to be viewed online	• •	•	ress, and we will notify you as soon as
Be advised that written information or documents with which you are disputing.	s you provide with	respect to your dispu	tes may be shared with any and all creditors
Your current identification information			
Name: GEORGE CALCUT	M	liddle Initial: A	Generation:
Social Security number:	_		Date of Birth:
Mailing Address:			
Is any of the information below incorrect on your report? Spouse's name Date of Birth (Fill in your correct date of birth) Telephone Number (Which one is correct)	/	☐ Address (Which one is ☐ Name (Which one is in	s incorrect?) incorrect?) correct?)
Social Security number (Which one is incorrect?)			
Dispute Company name:		Your partial accour	t number:
I believe this item is incorrect because (Choose only one): Payment never late Account closed Paid in full – On what date?	☐ Not my account –	Who does it belong to?	/Filing date:/
Dispute			
Company name:		Your partial accour	t number:
I believe this item is incorrect because (Choose only one): Payment never late Account closed Paid in full – On what date?	☐ Not my account –	Who does it belong to?	Filing date:/
Dispute			
Company name:		Your partial accour	t number:
I believe this item is incorrect because (Choose only one): Payment never late Account closed Paid in full – On what date?			Filing date:/
Dispute			
Company name:		Your partial accour	t number:
I believe this item is incorrect because (Choose only one): Payment never late Account closed Paid in full – On what date?		<u> </u>	/Filing date:/

www.experian.com

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PO Box 9701 Allen, TX 75013



GEORGE ALLEN CALCUT 6652 E VIRGINIA STREET MESA AZ 85215





Hi, George Allen. Welcome to your Dispute Results.

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

Some of the information contained in your consumer disclosure may have been obtained from another consumer reporting agency, Experian Data Corp. Information may be reflected differently, and additional information may be available at Experian Data Corp. To view all information maintained by Experian Data Corp. at no charge to you, please call 1 (877) 704-4519 or submit your request by mail to Experian, PO Box 26, Allen, Texas, 75013.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

How to Read Your Results

Deleted - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) – a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. d) Information on this item has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

Credit items

PARAMOUNT RESIDENTIAL 300014176.... Outcome: Updated - The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details.

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Dispute Results (Continued)

Before Dispute

PARAMOUNT RESIDENTIAL MT Partial Acct # 300014176....

PO BOX 77404 EWING NJ 08628; (855) 622 3194

Status (Jul 2021) Open. \$7,478 past due as of Jul 2021.

Terms

Apr 2020 Address ID#

Date opened

0524419706 Mortgage ID# 100424710003738887

Mortgage Responsibility Joint with

Type

GERI M CALCUT

30 Years Monthly payment \$1,367

Credit limit or original amount \$253,800 High balance

Not reported Recent payment \$1,367

Recent balance \$255,450 as of Jul 2021

By Mar 2028, this account is scheduled to go to a positive status.

Comment: Paying under a partial

payment agreement. This item was updated from our processing of your dispute in Jul 2021.

Recent balance

Comment:

\$254,649 as of Aug 2021

Paying under a partial

payment agreement.

This item was updated

from our processing of

your dispute in Aug 2021.

Payment history: Jun 2020 - Jul 2021

JAN FEB MAR APR MAY JUN JUL AUG SEP 2021 OK OK OK OK OK 180

OK OK

OCT NOV DEC

Your statement "NEVER LATE, ACCOUNT WAS PAID AS AGREED."

•	,	\$254,645	\$253,720	\$253,149	\$252,577	\$252,004	\$251,057	\$251,057	¢0E1 E17	\$251.976	ΦΩΕΩ ΩΩΩ	ΦΩΕΩ Ω 4Ω	ΦΩΕΩ Ω 4Ω
						ΨΞΟΞ,ΟΟ.	φ231,037	φ231,037	\$251,517	\$251,976	\$252,890	\$253,346	\$253,346
Date Payment Received 12	12.30.20	12.30.20	12.30.20	12.30.20	12.30.20	12.30.20	10.28.20	10.28.20	09.30.20	09.03.20	07.07.20	06.04.20	06.04.20
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219
Actual Amount Paid N	No Data	No Data	No Data	No Data	No Data	\$203	No Data	\$1,219	\$1,219	\$2,438	\$1,219	No Data	\$2,149

2020

The original amount of this account was \$253,800

After Dispute

PARAMOUNT RESIDENTIAL MT Partial Acct # 300014176....

Status (Aug 2021) Open/Never late.

PO BOX 77404 EWING NJ 08628; (855) 622 3194

Date opened Apr 2020

Address ID# 0524419706

Mortgage ID# 100424710003738887 Type

Mortgage Responsibility Joint with

GERI M CALCUT Your statement "NEVER LATE, ACCOUNT WAS PAID AS AGREED."

Terms 30 Years

Monthly payment \$1.367

Credit limit or

original amount \$253,800

High balance Not reported

Recent payment

\$1,367

Payment history:	Jun 2020 - <i>I</i>	Aug 2021
------------------	---------------------	----------

FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

OK OK OK OK OK 2020

OK OK OK OK OK

	Jun21	May21	Apr21	Mar21	Feb21	Jan21	Dec20	Nov20	Oct20	Sep20	Aug20	Jul20	Jun20
Account Balance	\$256,250	\$254,645	\$253,720	\$253,149	\$252,577	\$252,004	\$251,057	\$251,057	\$251,517	\$251,976	\$252,890	\$253,346	\$253,346
Date Payment Received	12.30.20	12.30.20	12.30.20	12.30.20	12.30.20	12.30.20	10.28.20	10.28.20	09.30.20	09.03.20	07.07.20	06.04.20	06.04.20
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219	\$1,219
Actual Amount Paid	No Data	\$203	No Data	\$1,219	\$1,219	\$2,438	\$1,219	No Data	\$2,149				

The original amount of this account was \$253,800

If our reinvestigation has not resolved your dispute, you have several options:

You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.

You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. For frequently asked questions about your credit report, please visit experian.com/consumerfags.

Medical Information

Dispute Results (Continued)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. 'Cancer Center') that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Payment History Legend

OK Current / Terms met

30 Past due 30 Days

60 Past due 60 Days

90 Past due 90 Days

120 Past due 120 Days

150 Past due 150 Days

180 Past due 180 Days

CRD Creditor received deed

FS Foreclosure proceedings started

Foreclosure

VS Voluntarily surrendered

R Repossession

PBC Paid by creditor

EC Insurance claim

G Claim filed with government

Defaulted on contract

Collection

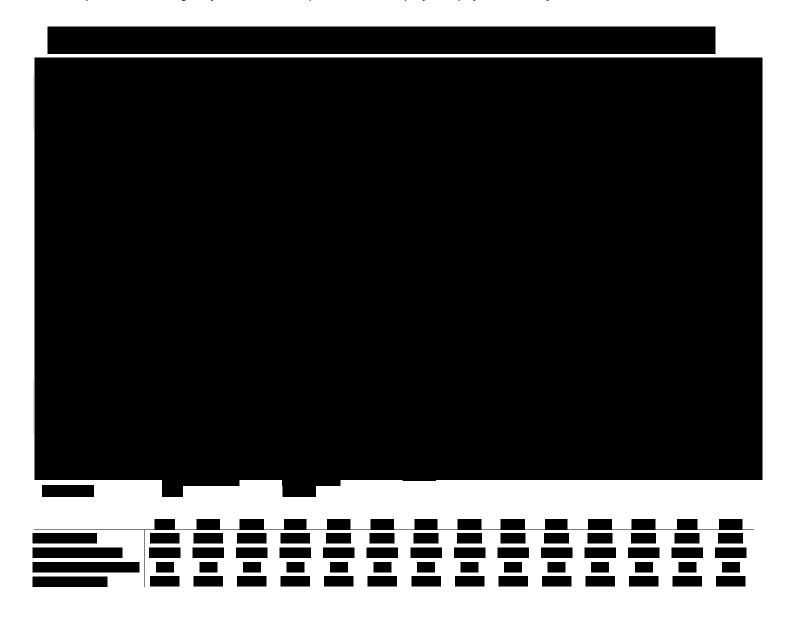
CO Charge off
CLS Closed

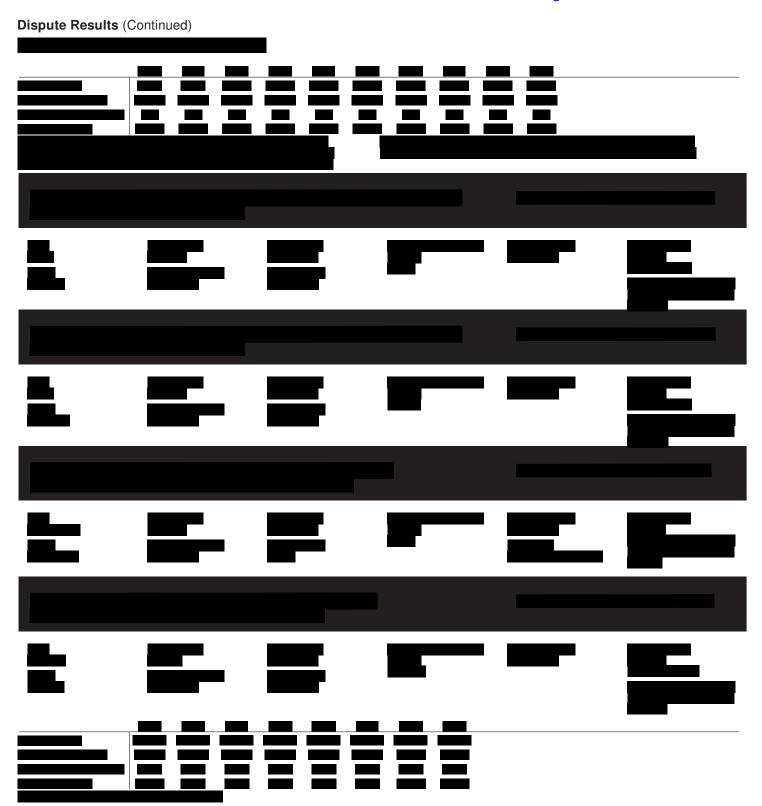
ND No data for this period

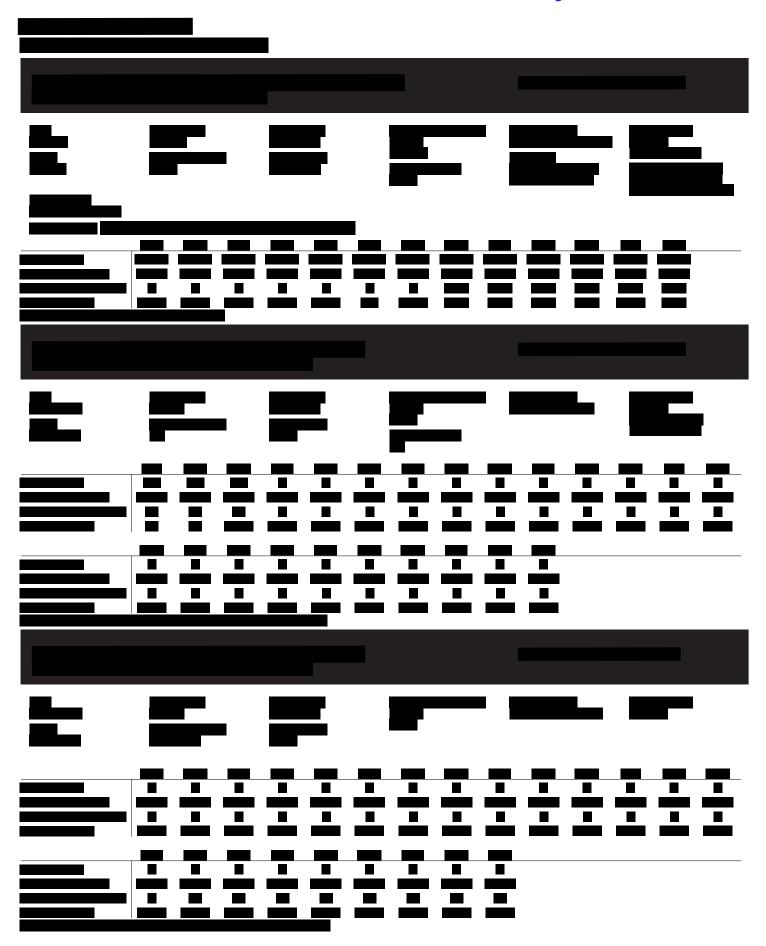


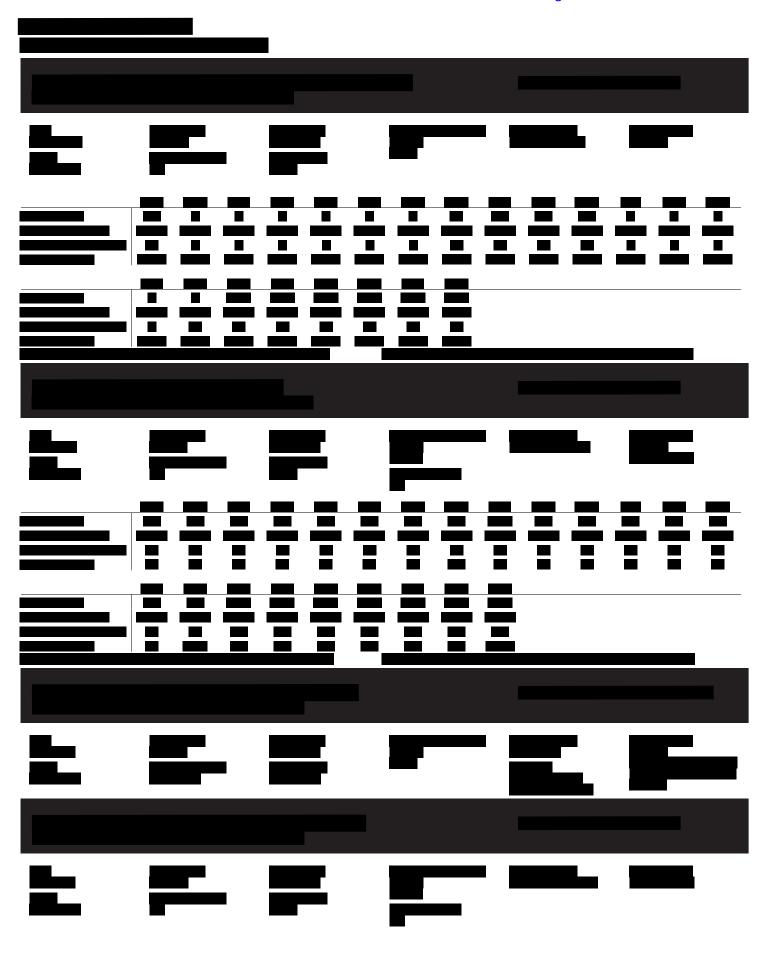
Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

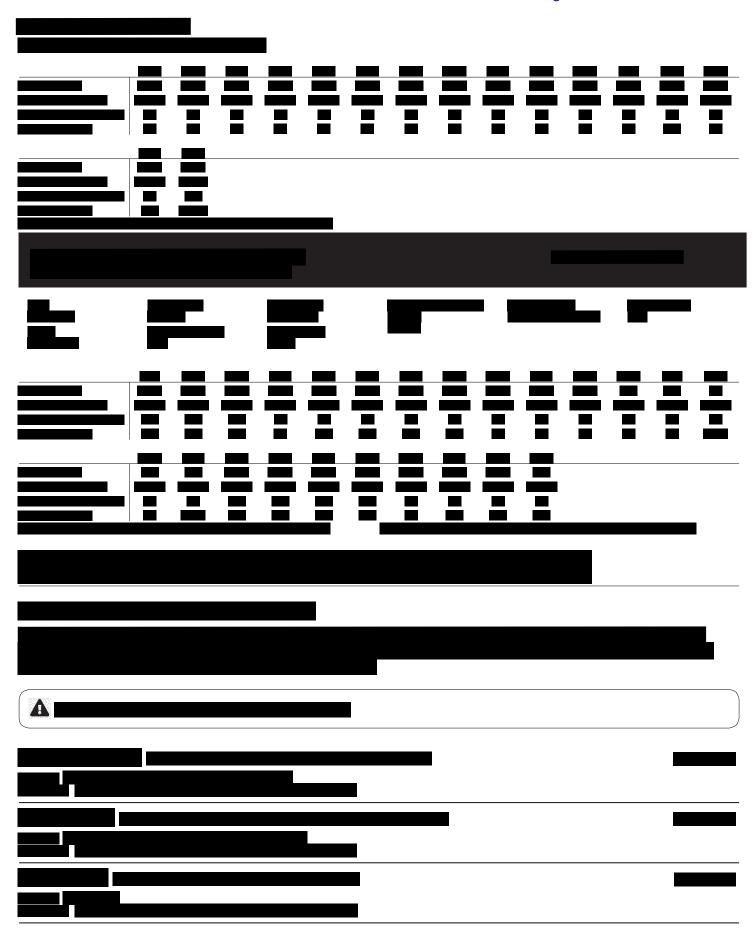








CALCUT_000264





Dispute Results (Continued) Who Has Viewed Your Consumer Information (Continued)

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Dispute Results (Continued)

Your Personal Information (Continued)

